

Update on Divyang Friendly ATM services



CORPORATE OFFICE:

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1. Note on ATM - Divyang Friendly ATM services

- Vakrangee Ltd has over 4600+ ATMs as on date and all our ATMs are user friendly for specially abled persons (including visually impaired). We follow the IBA norms for Talking ATMs.
- All our ATMs are Talking ATMs and have Braille friendly Keypads too.
- Any visually challenged customer can use the headphone in our ATMs and transact on the ATM with the help of Braille enabled pin pad.
- We have requested our franchisee to install ramps wherever feasible so that people with wheelchairs can access our ATMs.

2. Solution for Visually Impaired Persons

The solution has the following capabilities/ facilities:

- ATMs installed supports Braille for persons with visual impairment. This includes Braille-enabled function display keys (FDK) and guide labels for other functionalities, such as card reader, reader, ATM/Cash dispenser
- ATMs have personalized headphone jack with voice control features
- Voice guidance facility of Talking ATM as per Solution for Visually Impaired Person
- **Use of Text-To-Speech (TTS) technology.** Use of pleasant TTS voices in Indian accent with lexicon adjustments if words are not announced correctly by TTS engine.
- Language Support: Multilingual support. To start with two languages offered, English and Hindi both.
- ATMs have bunch cash presenter for ease in collecting cash
- No Special ATM Card requirement.
- All Bank's ATM card usage possible.
- Starting with key ATM operations (Cash Withdrawal, Balance Inquiry, PIN Change and Value added services) Vakrangee is aiming to make available all ATM functions in accessible talking mode.
- ATMs have ergonomic design for easy accessibility

3. Important feature implemented in the ATM solution:

- A visually challenged person should be able to operate an ATM machine independently for Cash Withdrawal, Balance Enquiry, Mini statement and PIN change and Value-added services.

- Braille signage is part of ATM machine for locating ATM parts like card slot, ATM/Cash dispenser, etc.
- Person with visual disability should be able to operate the ATM through insertion of a headphone in an audio jack of ATM machine and able to complete the transactions through keyboard.
- Keypad button orientation is provided so that a visually challenged person can easily find buttons like Cancel, Clear and Enter. Also these three function keys should have distinct raised symbols so that a visually challenged user can feel and press a correct key. Keypad number pressed should be supported by a beep sound.
- Bilingual orientation of ATM machine is an important feature in talking ATM which is added to Vakrangee's talking ATM so that a visually challenged person who is a first time user will get complete orientation of the ATM and can learn the function of different keys and slots on his own. Orientation feature also has skip ability so that in future an experienced visually challenged user can skip the orientation and can perform an ATM transaction directly.
- At the very start of the ATM interaction a visually challenged user can choose preferred language, volume control, hide or display screen and orientation options before proceeding for transactions in the ATM machine.
- Complete screen text and audio synchronization is provided.
- ATM screens with white text on red background, bigger font size of text and menu selection options with white text on blue background are to be provided in accordance with the accessibility norms for low vision persons.

4. Workflow for the solution for Visually Challenged Persons

- Customer plugs in the headphone into the ATM audio jack - talking mode is enabled.
- Welcome audio message.
- Languages choice.
- Volume control adjustment through keypad (EPP).
- Hide or display option for ATM screens.
- Listen to orientation message or skip.
- Repeat orientation message or continue.
- Insert ATM card.
- Enter your PIN.
- ATM transactions
 - Cash Withdrawal

- Balance Enquiry
 - PIN Change
 - Mini statement
 - Value Added Services
-
- For Cash Withdrawal press X. For Balance Enquiry press X. For PIN Change press X. (Here use of X as keypad numbers mapping will depend on Vakrangee's FDK options.)
 - In case of cash withdrawal transaction, all notes get collected inside the machine and are presented in the form of a single bunch.

Thank You

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